

**UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ALABAMA  
\_\_\_\_\_ DIVISION**

<b>In re:</b>	}	<b>Case No.</b>
	}	<b>Chapter</b>
	}	
	}	
<b>Debtor(s)</b>	}	

**DEBTOR'S DECLARATION TO AVOID LIEN PURSUANT TO 11 U.S.C. § 522(f)(2)**

My name is \_\_\_\_\_. I do hereby certify that I am over the age of nineteen and that, based on my personal knowledge as the owner of \_\_\_\_\_ (the "Property"), and I incurred a debt or obligation with \_\_\_\_\_ ("Respondent") on or about the \_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_. This debt or obligation is secured by \_\_\_\_\_ (e.g., judicial lien, security interest or other applicable interest) against the Property which was perfected or recorded on \_\_\_\_\_ (date) in Book \_\_\_\_\_ at Page \_\_\_\_\_, or Instrument Number \_\_\_\_\_, \_\_\_\_\_ County, \_\_\_\_\_ (state). [If applicable, insert: Although the Property was pledged to Respondent as collateral, I did not use the proceeds of the loan to acquire the Property.]

As of the petition date, the Property has a fair market value of \$\_\_\_\_\_ based on \_\_\_\_\_ (e.g., appraisal, tax assessment, opinion of dealer, recent purchase price). I have claimed an exemption in the Property in the amount of \$\_\_\_\_\_ under Alabama Code § \_\_\_\_\_. The value of the Respondent's lien is \$\_\_\_\_\_. The other liens against the Property are \_\_\_\_\_ for \$\_\_\_\_\_, and \_\_\_\_\_ for \$\_\_\_\_\_, which total \$\_\_\_\_\_.

**DATED:**

\_\_\_\_\_  
Debtor(s)

STATE OF ALABAMA \_\_\_\_\_ )  
COUNTY OF \_\_\_\_\_ )

Before me, the undersigned Notary Public, in and for said county and state, did personally appear \_\_\_\_\_ (Debtor), who is known to me, and after, by me being first duly sworn, and under oath, did depose and declare the foregoing.

SWORN TO and SUBSCRIBED before me this the \_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.

\_\_\_\_\_  
Notary Public

My commission expires on: \_\_\_\_\_